

Gowling Lafleur Henderson LLP | Barristers & Solicitors | Patent & Trade Mark Agents |

RECEIVED
CENTRAL FAX CENTER

GOWLINGS

JAN 10 2005

Suite 4900
Commerce Court West
Toronto, Ontario
Canada M5L 1J3
Telephone (416) 862-7525
Facsimile (416) 862-7661
www.gowlings.comJonathan Pollack
Direct (416) 862-5405
jonathan.pollack@gowlings.com

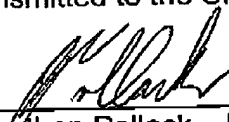
Facsimile

To: Geoffrey Akers - Art Unit 3625
Company: United States Patent and
Trade Mark Office
Fax Number: 1-703-872-9306
City/Country: Alexandria,
Virginia
Phone Number:

Date: January 10, 2005
Re: United States Patent Application No. 09/771,653
Total Pages: 6 (including cover)
File Number: T8467862US
CopyTrak #: 8351

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that the attached documents dated 01/10/2005 are being facsimile transmitted to the United States Patent and Trademark Office on the date shown below.


Jonathan Pollack Reg. No. 49,065

Date: January 10, 2005

If there is a problem with transmission or all pages are not received, please call Nicole Farrugia at 416-814-5672 for retransmission.

TOR_LAW\5931273\1

This message is intended only for the use of the individual or entity to which it is addressed, and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone (call us collect), and return the original to us by postal service at the address noted above. Thank you.

Montréal | Ottawa | Toronto | Hamilton | Waterloo Region | Calgary | Vancouver | Moscow |

RECEIVED
CENTRAL FAX CENTER

JAN 10 2005

IN THE UNITED STATES PATENT AND TRADEMARKS OFFICE

In re Application of:
PERLEY et al.Serial No.: 09/771,653
Filed: January 30, 2001
Title: COMPUTERIZED METHOD AND SYSTEM FOR MANAGING A
FINANCIAL CAPACITY OF A BUSINESS

Our Docket: T8467862US

Examiner: Forest Thompson Jr.
Tel: (703) 306-5449

Fax: (703) 872-9306

Art Unit: 3625

To: The Commissioner of Patents and Trade-Marks
Washington, D.C. 20231
U.S.A.

10 January 2005

RESPONSE

Dear Sir:

This communication is filed in response to the Office Action mailed November 8, 2004. Please note that as per the Power of Attorney submitted August 4, 2004, the correspondence address should be that of the undersigned (at Customer No. 26,912). The most recent Office Action was incorrectly sent to Timothy Ziolkowski at Whyte Hirschbock Dudek S C.

Please amend this application as follows:

Remarks begin on page 2 of this paper.